

Table 2: Ongoing Costs for Integrated Disclosures for CFPB Respondents

	Loan Estimate	Closing Disclosure	Total
CFPB share of responses	9,922,000	5,413,000	15,335,000
<i><u>Annual Burden (hours):</u></i>			
Time per response (minutes)	3	6	
Total (hours)	393,000	439,000	832,000
<i><u>Annual Burden (\$):</u></i>			
Labor costs	18,772,000	25,902,000	44,674,000
Production and distribution costs	3,144,000	1,756,000	4,900,000
Total	21,916,000	27,658,000	49,574,000